

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: GERALDINE J. BETHUNE                    §            Case No. 08-70870  
   §  
   §  
Debtors    §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2008.
- 2) The plan was confirmed on 05/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/16/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/27/2009.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,460.00.
- 10) Amount of unsecured claims discharged without full payment: \$5,281.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 19,900.00	
Less amount refunded to debtor	\$ 24.37	
<b>NET RECEIPTS</b>		<b>\$ 19,875.63</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,523.22	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,523.22</b>
Attorney fees paid and disclosed by debtor:	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
CITIZENS FINANCE	Sec	5,900.00	5,900.00	5,900.00	5,900.00	352.02
CITIZENS FINANCE	Uns	0.00	11.98	11.98	11.98	0.00
RICE AUTO SALES	Sec	0.00	4,662.65	0.00	0.00	0.00
500 FAST CASH	Uns	480.00	NA	NA	0.00	0.00
ACCOUNTS RECEIVABLE SVC	Uns	69.00	69.67	69.67	69.67	0.00
AMERICAN GENERAL FINANCE	Uns	2,745.00	2,489.49	2,489.49	2,489.49	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	514.00	589.70	589.70	589.70	0.00
CASHADVANCESERVICE.NET	Uns	0.00	NA	NA	0.00	0.00
CBCS	Uns	870.00	NA	NA	0.00	0.00
CITIBANK / FINGERHUT DIRECT	Uns	443.00	NA	NA	0.00	0.00
COMPUCREDIT / EMERGE / FNBO	Uns	434.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	400.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	407.00	446.28	446.28	446.28	0.00
PREMIER BANKCARD/CHARTER	Uns	375.00	489.37	489.37	489.37	0.00
HSBC BANK	Uns	422.00	NA	NA	0.00	0.00
HSBC BANK	Uns	322.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	549.00	625.34	625.34	625.34	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MANAGEMENT	Uns	947.00	941.65	941.65	941.65	0.00
NCO FIN / 22	Uns	328.00	NA	NA	0.00	0.00
PAYDAY SERVICES	Uns	0.00	NA	NA	0.00	0.00
PLAINS COMMERCE BANK	Uns	361.00	404.03	404.03	404.03	0.00
PUBLISHERS CLEARING HOUSE	Uns	30.41	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	1,552.05	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	468.00	553.31	553.31	553.31	0.00
COTTONWOOD FINANCIAL	Uns	1,623.68	1,623.68	1,623.68	1,623.68	0.00
RENT-A-CENTER	Sec	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	384.42	384.42	384.42	0.00
PORTFOLIO RECOVERY	Uns	0.00	471.47	471.47	471.47	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 5,900.00	\$ 5,900.00	\$ 352.02
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 5,900.00</b>	<b>\$ 5,900.00</b>	<b>\$ 352.02</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 9,100.39</b>	<b>\$ 9,100.39</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,523.22	
Disbursements to Creditors	\$ 15,352.41	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 19,875.63</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/18/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.